

Loan Application Form

On return you must provide the following information with your loan application.

Submit with your application

1. Your current bank account statements for **3 months preceding your loan application** date
2. Recent proof of **ALL** income declared below (pay slips, social welfare, pension, rental income)

Even if ongoing proof of income is evident in your bank statements, we may still require further information from you.

Once we receive the completed application with support documentation you will be contacted directly by a member of our loans team. Please ensure that all information is correct on this form.

Return this form to our offices or alternatively email to loans@nwcu.ie

Name:	Account No:
Contact Number:	Email:
Loan Purpose:	
Loan Amount requested:	Suggested repayment amount €
Employer Name: Employer Address:	Occupation:
Length of time with Current Employer	No. of year/months: _____
Employment Status:	Full time: ☐ Part-time: ☐ Temp: ☐
If on Contract: Months remaining?	No. of Months remaining: _____

INCOME – You must Provide proof for all income

Source of Income	Details	€	Frequency ¹
1 st named Salary/Wages (NET)			
2 nd named Joint only Salary/Wages (NET)			
Child Benefit			
Pension			
Social Welfare			
Rental Income			
Other income			

EXPENSES/LIABILITIES-A full disclosure of current outstanding liabilities (solely and jointly held)

Purpose	Name of Provider	Balance outstanding €	Repayment Amount	Frequency ¹
Mortgage				
Rent				
Car Loan				
Other Loan				
Credit Card				

¹ Frequency is weekly/fortnightly/monthly/or "other" only on approval of lending officer

DECLARATION- Please read carefully and sign here

- I/we are not indebted to any other credit union, bank, or loan agency either as a borrower or guarantor, except as stated above.
- The information given by me/us is for the purpose of assessing the loan and is true to the best of my knowledge and belief.
- I/we are aware that my pledged shares will be held as security for this loan and are non-accessible when loan balance is higher.
- I/we confirm that I/we have received a copy of the Data Protection Privacy Notice which is also available to view online at any time on www.nwcu.ie.

SIGNATURES FOR LOAN APPLICATION

*Member Signature: _____ Date: _____

Print name: _____

Joint Account: Second members signature is required.

* Member (2) Signature: _____ Date: _____

Print name: _____

- I/we give my consent for the collection, storage and processing of my personal data which has been provided to North West Credit Union in support of this loan application.
- I/we confirm that I/we have read the Data Protection Privacy Notice available online at www.nwcu.ie which explains what North West Credit Union may do with my/our personal data for these purposes which includes carrying out Central Credit Register (CCR) check if required which may leave a footprint on my/our credit file.

Marketing Consent

From time to time, we would like to inform you of product launches, competitions, discount rates etc. available from us.
Select yes below and we'll add your details (address, email address & phone number) to our marketing database.

Yes ☐ No ☐

*Signature for Marketing Consent: _____ Date: _____

You have the right to notify us free of charge at any time of your right to refuse such marketing or change your preferences or withdraw your consent in writing by emailing us at info@nwcu.ie giving your name, and account number as identity, or by post or by using opt-out options in any marketing message we send you.

Communication Preferences

There are certain notices that credit unions are obliged to provide from time to time. These include yearly statements and notice of the Annual General Meeting. Please select yes below if you would like to receive these obligatory, **non-marketing** communications by email. This will assist us in reducing our carbon footprint and will also reduce costs.

Yes ☐ No ☐

Market Research

To help us improve and measure the quality of our products and services we undertake market research from time to time. This may involve using the ILCU and/or specialist marketing companies.